

**STATE OF MICHIGAN**  
**DEPARTMENT OF LABOR AND ECONOMIC GROWTH**  
**OFFICE OF FINANCIAL AND INSURANCE SERVICES**  
**Before the Commissioner of Financial and Insurance Services**

**Data Tron, Inc.**  
**Petitioner**

**Case No. 07-632-MB**  
**Docket No. 2007-191**

**v**

**Office of Financial and Insurance Services**  
**Respondent**

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**For the Respondent:**

**Marlon Roberts**  
**Office of Financial & Insurance Services**  
**611 W. Ottawa, 3rd Floor**  
**Lansing, MI 48933**

**For the Petitioner:**

**Michael Leavitt**  
**Sullivan & Leavitt, P.C.**  
**P.O. Box 5490**  
**Northville, MI 48167**

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**Issued and entered**  
**this 5th day of July 2007**  
**by Linda A. Watters**  
**Commissioner**

**FINAL DECISION**

The Administrative Law Judge issued a Proposal for Decision (PFD) dated April 27, 2007. He recommended that the Commissioner refuse to issue to Petitioner a mortgage broker and mortgage lender license. Neither party filed exceptions.

The factual findings in the PFD are in accordance with the preponderance of the evidence and the conclusions of law are supported by reasoned opinion. The PFD is attached, adopted, and made part of this final decision.

In addition to the considerations above, it is important that the Petitioner did not file exceptions to the Proposal for Decision. Michigan courts have long recognized that the failure

to file exceptions constitutes a waiver of any objections not raised. *Attorney General v. Public Service Comm* 136 Mich App 52 (1984).

**ORDER**

Therefore, it is ORDERED that:

1. Petitioner's application to be licensed as a mortgage broker and mortgage lender is denied.